

EXHIBIT 18

From: Lasala, Lucrecia <Lucrecia.Lasala@wellsfargo.com>
Sent: Wednesday, September 9, 2015 7:41 PM
To: Teague, Timothy <tim.teague@wellsfargo.com>
Cc: Gonzalez, Hiram <Hiram.Gonzalez@wellsfargo.com>; CMS CASH MANAGEMENT INTAKE GROUP <CMSCASHINTAKE@wellsfargo.com>; Daly, Janet <Janet.Daly@wellsfargo.com>; Freeland, Kirby <Kirby.Freeland@wellsfargo.com>
Subject: RE: RILATO/ 1141 Realty Owner, LLC/ hard cash managed and wires in and wires out

Okay, Borrower is out of compliance. Thank You

Lucrecia Lasala
Assistant Vice President/Relationship Manager
Specialized Lending & Investment
Wells Fargo Bank - 150 East 42nd Street, 27th Floor - New York, New York 10017
MAC: J0161-372
Phone: (212)214-7541 - Fax: (866) 359-5149

Lucrecia.Lasala@wellsfargo.com

For assistance with CEO and/or your account please call 800-289-3557 (800-AT-WELLS) option 1, option 1

Note: Impostor Fraud is on the rise. Be sure to follow these three best practices: 1. Verify your requestor. 2. Use dual custody. 3. Reconcile your account activity daily. Please notify me immediately if you spot an unauthorized transaction. To learn more about Impostor Fraud watch a three-part video series on the Wells Fargo YouTube channel (Search for "Wells Fargo Impostor Fraud part 1") or contact me for further direction.

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From: Teague, Timothy
Sent: Wednesday, September 09, 2015 3:40 PM
To: Lasala, Lucrecia
Cc: Gonzalez, Hiram; CMS CASH MANAGEMENT INTAKE GROUP; Daly, Janet; Freeland, Kirby
Subject: RE: RILATO/ 1141 Realty Owner, LLC/ hard cash managed and wires in and wires out

Lucrecia - Per Section 4 of the Cash Management Agreement, all of the revenues of the property should be directly and immediately deposited into the Restricted Account. Exhibit B of the Cash Management Agreement is a copy of the "Form of Credit Card Instruction Notice" the Borrower is required to send to all of their Credit Card Companies which directs the Credit Card Companies to make deposits directly into the restricted account. What makes the situation more concerning is that we are not receiving all of the property's revenues as the deposits you are receiving in the Restricted account appear to be very close to the debt service payments. The property has a 1.70% DSCR which would imply we should be receiving funds well in excess of the property's monthly debt service payments. Right now, there is not cash trap on the loan, but if in the future the loan docs require a cash trap, the Borrower's current behavior will prevent us from trapping cash. I have sent the Borrower an email outlining its obligations under the loan docs and am awaiting a response.

Tim Teague
Asset Manager
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From: Lasala, Lucrecia
Sent: Wednesday, September 09, 2015 3:32 PM
To: Teague, Timothy
Cc: Gonzalez, Hiram; CMS CASH MANAGEMENT INTAKE GROUP; Daly, Janet; Freeland, Kirby
Subject: RILATO/ 1141 Realty Owner, LLC/ hard cash managed and wires in and wires out
Hi Timothy,

We wanted to follow up here. Not really sure this is a breach of their loan docs (I don't review their loan docs). What is happening here, Borrower is making the credit card deposits into his JPM account, and then wiring one wire to WFB DACA, that clears and then funds are being sent via automatic wire to the cash management account, here the RAA handled and managed by CMS team.
I hope this helps understand what is occurring here. Please feel free to let me know if you'd rather we discuss by phone. Thank you

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